

CORNING SAVINGS&LOAN ASSN

	CPP Disbursement Date 02/13/2009	Cert 31711	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$35	\$40	15.7%		
Loans	\$26	\$30	18.1%		
Construction & development	\$1	\$2	88.3%		
Closed-end 1-4 family residential	\$11	\$12	3.9%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-25.3%		
Commercial & Industrial	\$5	\$6	32.0%		
Commercial real estate	\$8	\$9	18.8%		
Unused commitments	\$3	\$3	12.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$1	22.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$5	\$5	5.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$30	\$35	17.6%		
Deposits	\$29	\$35	17.7%		
Total other borrowings	\$0	\$0	-24.4%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$5	\$5	4.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.5%	10.9%	--		
Tier 1 risk based capital ratio	18.2%	16.5%	--		
Total risk based capital ratio	19.5%	17.5%	--		
Return on equity ¹	2.1%	0.5%	--		
Return on assets ¹	0.3%	0.1%	--		
Net interest margin ¹	4.2%	4.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	100.3%	116.7%	--		
Loss provision to net charge-offs (qtr)	-23.1%	-115.4%	--		
Net charge-offs to average loans and leases ¹	-3.5%	-0.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	0.0%	-1.8%	--
Closed-end 1-4 family residential	1.9%	1.9%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.5%	1.7%	0.0%	-0.8%	--
Commercial & Industrial	2.1%	0.2%	-3.3%	-0.2%	--
Commercial real estate	0.5%	0.5%	0.0%	0.0%	--
Total loans	1.4%	1.0%	-0.7%	-0.2%	--